

Information to identify the case:

Debtor 1	<u>Richard Cabrera</u>	Social Security number or ITIN	xxx-xx-3862
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>AnnaMaria Cabrera</u>	Social Security number or ITIN	xxx-xx-3463
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 19-30799-MBK			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Cabrera

AnnaMaria Cabrera

5/15/25

By the court: Michael B. Kaplan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard Cabrera
AnnaMaria Cabrera
Debtors

Case No. 19-30799-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: May 15, 2025

User: admin
Form ID: 3180W

Page 1 of 4
Total Noticed: 57

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 17, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Cabrera, AnnaMaria Cabrera, 6 Maple Leaf Drive, Belford, NJ 07718-1737
518549847	+ Full Circle Lawn Care, PO Box 123, Belford, NJ 07718-0123
518549849	Mid Atlantic Ophthalmology, c/o Schachter & Portnoy, LLC, 3490 U.S. Route 1, Princeton, NJ 08540
518549855	+ RMCB, Assignee of Lab Corp of America, PO Box 1235, Elmsford, NY 10523-0935
518549856	Select Portfolio Servicing, Inc., C/O KML Law Group, P.C., Westmont, NJ 08108

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 15 2025 21:08:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 15 2025 21:08:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: PHINAMERI.COM	May 16 2025 00:51:00	Americredit Financial Services, Inc., d/b/a GM Fin, 4000 Embarcadero Dr., Arlington, TX 76014-4101
518563894	EDI: PHINAMERI.COM	May 16 2025 00:51:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
518549827	+ Email/PDF: bncnotices@becket-lee.com	May 15 2025 21:23:41	American Express, PO Box 981537, El Paso, TX 79998-1537
518549825	+ Email/PDF: bncnotices@becket-lee.com	May 15 2025 21:10:34	American Express, PO Box 1270, Newark, NJ 07101-1270
518615605	Email/PDF: bncnotices@becket-lee.com	May 15 2025 21:10:30	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518549829	+ Email/Text: bky@americanprofit.net	May 15 2025 21:09:00	American Profit Recovery, 34505 W. 12 Mile Road, Suite 333, Farmington, MI 48331-3288
518549830	+ EDI: CITICORP	May 16 2025 00:51:00	Best Buy Credit Services, PO Box 78009, Phoenix, AZ 85062-8009
518549831	^ MEBN	May 15 2025 21:01:37	Bureaus Investment Group Portfolio No 15, C/O Asset Recovery Solutions, LLC, 2200 E. Devon Ave., Ste. 200, Des Plaines, IL 60018-4501
518645385	EDI: Q3GTBI	May 16 2025 00:51:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
518549832	EDI: CAPITALONE.COM	May 16 2025 00:51:00	Capital One, P.O. Box 4069, Carol Stream, IL

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: May 15, 2025

Form ID: 3180W

Total Noticed: 57

			60197-4069
518549835	+ EDI: CAPITALONE.COM	May 16 2025 00:51:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518549833	+ EDI: CAPITALONE.COM	May 16 2025 00:51:00	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518610223	+ EDI: AIS.COM	May 16 2025 00:51:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518549837	+ EDI: SYNC	May 16 2025 00:51:00	Care Credit Synchrony Bank, PO Box 960061, Orlando, FL 32896-0061
518549838	+ EDI: JPMORGANCHASE	May 16 2025 00:51:00	Chase, PO Box 15153, Wilmington, DE 19886-5153
518549840	+ EDI: CITICORP	May 16 2025 00:51:00	Citi Cards, PO Box 9001016, Louisville, KY 40290-1016
518652849	EDI: CITICORP	May 16 2025 00:51:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
518549841	EDI: WFNNB.COM	May 16 2025 00:51:00	Comenity - Pier 1 Imports, PO Box 659617, San Antonio, TX 78265
518549842	EDI: WFNNB.COM	May 16 2025 00:51:00	Comenity - Pottery Barn, PO Box 659705, San Antonio, TX 78265-9705
518549843	EDI: WFNNB.COM	May 16 2025 00:51:00	Comenity - Victoria's Secret, PO Box 659728, San Antonio, TX 78265
518549844	+ EDI: DISCOVER	May 16 2025 00:51:00	Discover, PO Box 71084, Charlotte, NC 28272-1084
518565981	EDI: DISCOVER	May 16 2025 00:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518549845	Email/Text: BNSFN@capitalsvcs.com	May 15 2025 21:07:00	First National Credit Card, PO Box 2496, Omaha, NE 68103
518549846	Email/Text: BNSFS@capitalsvcs.com	May 15 2025 21:07:00	First Savings Credit Card, 500 E. 60th St., N, Sioux Falls, SD 57104
518604164	Email/PDF: MerrickBKNotifications@Resurgent.com	May 15 2025 21:10:44	Fair Square Financial LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
518549848	EDI: PHINAMERI.COM	May 16 2025 00:51:00	GM Financial, P.O. Box 78143, Phoenix, AZ 85062-8143
518652346	EDI: JEFFERSONCAP.COM	May 16 2025 00:51:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518587052	+ Email/Text: RASEBN@raslg.com	May 15 2025 21:06:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
518799516	Email/PDF: bncnotices@becket-lee.com	May 15 2025 21:10:53	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518612352	Email/PDF: resurgentbknotifications@resurgent.com	May 15 2025 21:10:11	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518549850	+ Email/Text: bnc@nordstrom.com	May 15 2025 21:07:16	Nordstrom, PO Box 79139, Phoenix, AZ 85062-9139
518549851	Email/PDF: MerrickBKNotifications@Resurgent.com	May 15 2025 21:10:00	Ollo Card Services, P.O. Box 660371, Dallas, TX 75266-0371
519012792	EDI: PRA.COM	May 16 2025 00:51:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
519012793	EDI: PRA.COM	May 16 2025 00:51:00	Portfolio Recovery Associates, LLC, PO Box

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: May 15, 2025

Form ID: 3180W

Total Noticed: 57

			41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
518636132	EDI: PRA.COM	May 16 2025 00:51:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
518636058	EDI: PRA.COM	May 16 2025 00:51:00	Portfolio Recovery Associates, LLC, c/o Gm, POB 41067, Norfolk VA 23541
518549852	EDI: SYNC	May 16 2025 00:51:00	Paypal Credit, PO Box 960006, Orlando, FL 32896-0006
518549853	+ EDI: SYNC	May 16 2025 00:51:00	Paypal Credit Svcs, PO Box 960080, Orlando, FL 32896-0080
518645897	EDI: Q3G.COM	May 16 2025 00:51:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
518645898	EDI: Q3G.COM	May 16 2025 00:51:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
518571814	+ Email/Text: dlewis@csandw-llp.com	May 15 2025 21:08:00	Riverview Medical Center, c/o Celentano, Stadtmauer & Walentowicz,, 1035 Route 46 East, Suite B208, P.O. Box 2594, Clifton, NJ 07015-2594
518549854	+ Email/Text: dlewis@csandw-llp.com	May 15 2025 21:08:00	Riverview Medical Center, c/o Celentano, Stadtmauer & Walentowicz, PO Box 2594, Clifton, NJ 07015-2594
518550771	^ MEBN	May 15 2025 21:02:28	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518549858	+ EDI: TDBANKNORTH.COM	May 16 2025 00:51:00	TD Bank, PO Box 84037, Columbus, GA 31908
518580951	+ Email/Text: bncmail@w-legal.com	May 15 2025 21:08:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518549859	+ EDI: SYNC	May 16 2025 00:51:00	TJX Rewards/ Synchb, PO Box 530949, Atlanta, GA 30353-0949
518549857	+ EDI: WTRRN BANK.COM	May 16 2025 00:51:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
518652713	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	May 15 2025 21:09:00	U.S. Bank National Association et. al., c/o Select Portfolio Servicing, Inc., P.O. Box 65250, Salt Lake City, UT 84165 - 0250
518549860	Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	May 15 2025 21:08:00	U.S. Dept. of Education, PO Box 2837, Portland, OR 97208-2837
518633120	+ EDI: AIS.COM	May 16 2025 00:51:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 52

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518584794	*P++	AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853, address filed with court., Americredit Financial Services, Inc., Dba GM Financial, P.O Box 183853, Arlington, TX 76096
518549828	*+	American Express, PO Box 981537, El Paso, TX 79998-1537
518549826	*+	American Express, PO Box 1270, Newark, NJ 07101-1270
518622887	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518622888	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518631052	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518641607	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: May 15, 2025

Form ID: 3180W

Total Noticed: 57

518645683	*	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 788, Kirkland, WA 98083-0788
518549836	*+	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
518549834	*+	Capital One, PO Box 6492, Carol Stream, IL 60197-6492
518549839	*+	Chase, PO Box 15153, Wilmington, DE 19886-5153

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 17, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 15, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Brian L. Hoffman	on behalf of Debtor Richard Cabrera brian@hoffman-hoffman.net info@hoffman-hoffman.net;hoffmangr91280@notify.bestcase.com
Brian L. Hoffman	on behalf of Joint Debtor AnnaMaria Cabrera brian@hoffman-hoffman.net info@hoffman-hoffman.net;hoffmangr91280@notify.bestcase.com
Cory Francis Woerner	on behalf of Creditor U.S. Bank Trust Company National Association, as Trustee, as successor-in-interest to U.S. Bank National Association, as successor Trustee to LaSalle Bank National Association, as Trustee for Bear St cwoerner@raslg.com
Cory Francis Woerner	on behalf of Creditor U.S. Bank National Association as successor Trustee to LaSalle Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2007-HE4, Asset-Backed Certificates, Series 2007- cwoerner@raslg.com
Denise E. Carlon	on behalf of Creditor U.S. Bank National Association as successor Trustee to LaSalle Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2007-HE4, Asset-Backed Certificates, Series 2007- dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Americredit Financial Services Inc., d/b/a GM Financial ecfmail@mortoncraig.com, mortoncraigecf@gmail.com
Kevin Gordon McDonald	on behalf of Creditor U.S. Bank National Association as successor Trustee to LaSalle Bank National Association, as Trustee for Bear Stearns Asset Backed Securities I Trust 2007-HE4, Asset-Backed Certificates, Series 2007- kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10